



New York Forward Loan Fund 2

With loans of up to \$150,000, your business has a bright future.

Supported by Empire State Development, the New York Forward Loan Fund 2 is a mission-driven, relationship-based program that is accessible anywhere in the state through a virtual platform.

It empowers small business owners toward success, connecting them with working capital loans and business support services.

Consider applying today.
[NYLoanFund.com](https://www.nyloanfund.com)

WORK WITH NONPROFIT LENDERS WHO ARE ON YOUR SIDE.

They have years of experience working with entrepreneurs and helping get small businesses to the next level. They care about your success and your business's needs, and work closely with you to ensure you get the resources you need to grow.

Eligible businesses must have:

- Existing operations in New York State
- 100 or fewer full-time employees and less than \$5 million in gross annual revenue
- Been in business for at least 1 year prior to application
- Demonstrated ability to repay the loan through previous and projected cash flow

Borrowers can spend their loans on:

- Equipment
- Payroll
- Utilities and rent
- Supplies
- Marketing and advertising
- Building renovations
- And other business expenses

Competitive loan terms:

- Payback periods between 36 and 72 months
- Loans of up to \$150,000
- No prepayment penalties
- No origination fees
- Fixed interest rates for the life of the loan

NEW YORK STATE IS PARTNERING WITH NONPROFIT COMMUNITY LENDERS:



We're striving to make New York the best state to grow a small business.